
State:	Arkansas	Filing Company:	CMFG Life Insurance Company
TOI/Sub-TOI:	L07I Individual Life - Whole/L07I.111 Single Premium - Single Life		
Product Name:	2009 Single Premium Whole Life		
Project Name/Number:	2009-SPWL MEMO/2009-SPWL MEMO		

Filing at a Glance

Company:	CMFG Life Insurance Company
Product Name:	2009 Single Premium Whole Life
State:	Arkansas
TOI:	L07I Individual Life - Whole
Sub-TOI:	L07I.111 Single Premium - Single Life
Filing Type:	Form
Date Submitted:	10/09/2012
SERFF Tr Num:	CUNA-128703657
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	2009-SPWL MEMO
Implementation	On Approval
Date Requested:	
Author(s):	Brenda Sievers, Kari Hamrick, Kathy Strauser, Kimberly Steggall, Jacquie Mabey
Reviewer(s):	Linda Bird (primary)
Disposition Date:	10/12/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	
State Filing Description:	

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General Information

Project Name: 2009-SPWL MEMO	Status of Filing in Domicile: Authorized
Project Number: 2009-SPWL MEMO	Date Approved in Domicile: 10/03/2012
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 10/12/2012
	State Status Changed: 10/12/2012
Deemer Date:	Created By: Kathy Strauser
Submitted By: Kathy Strauser	Corresponding Filing Tracking Number:

Filing Description:

Please Note: This is a filing of an Actuarial Memorandum only. No policy forms are submitted for review.

The attached actuarial memorandum is provided for your information. It is a new memorandum intended to replace the memorandum previously approved by the Department on June 4, 2009, under SERFF Filing #CUNA-126156670, which was filed in conjunction with the approval of Single Premium Whole Life Insurance Policy form 2009-SPWL(AR).

Due to the reduction in the maximum valuation and nonforfeiture interest rates, the Company is placing a new actuarial memorandum on file with the Department at this time. The new memorandum addresses the interest rate changes and separates the PUA cash values and reserves to ensure continued compliance with IRC 7702. Additionally, the nonforfeiture values will be calculated under the assumptions of immediate payment upon death, premium paid at the beginning of the year, and interest at 4%. Nonforfeiture values will be based on 2001 CSO ALB Ultimate for all risk classes. Statutory reserve values will be based on 2001 CSO ALB Ultimate for all risk classes.

These changes will only affect newly issued policies.

This submission does not contain any unusual or possibly controversial items from normal industry standards.

Thank you for your time in reviewing this submission.

Company and Contact

Filing Contact Information

Kathy Strauser, Consultant, Ethics & Compliance	kathy.strauser@cunamutual.com
2000 Heritage Way	319-483-3510 [Phone]
Waverly, IA 50677	

Filing Company Information

CMFG Life Insurance Company	CoCode: 62626	State of Domicile: Iowa
2000 Heritage Way	Group Code: 306	Company Type:
Waverly, IA 50677	Group Name:	State ID Number:
(319) 352-4090 ext. [Phone]	FEIN Number: 39-0230590	

State: Arkansas **Filing Company:** CMFG Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.111 Single Premium - Single Life
Product Name: 2009 Single Premium Whole Life
Project Name/Number: 2009-SPWL MEMO/2009-SPWL MEMO

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 filing to previously-approved form.
Per Company: No

Company	Amount	Date Processed	Transaction #
CMFG Life Insurance Company	\$50.00	10/09/2012	63579348

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TOI/Sub-TOI:	L071 Individual Life - Whole/L071.111 Single Premium - Single Life		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/12/2012	10/12/2012

State:	Arkansas	Filing Company:	CMFG Life Insurance Company
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Disposition

Disposition Date: 10/12/2012
Implementation Date:
Status: Accepted For Informational Purposes
Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No